



Order Filed on November 6, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esq.
KML LAW GROUP, P.C.
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Westmont, NJ 08108
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Attorney for: Morgan Stanley Mortgage
Loan Trust 2006-13ARX, Mortgage Pass-
Through Certificates, Series 2006-13 ARX,
U.S. Bank National Association, as Trustee,
successor in interest to Bank of America,
National Association, as Trustee, successor
by merger to LaSalle Bank National
Association. as Trustee

In Re:

Danny Gallardo,

Debtor.

Case No: 16-29458 RG

Chapter: 13

Judge: Rosemary Gambardell

ORDER REINSTATING AUTOMATIC STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: November 6, 2018

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Danny Gallardo

Case No.: 16-29458 RG

Caption: **ORDER REINSTATING AUTOMATIC STAY**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Morgan Stanley Mortgage Loan Trust 2006-13ARX, Mortgage Pass-Through Certificates, Series 2006-13 ARX, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, Denise Carlon appearing, upon a order reinstating automatic stay as to real property located at to 130 -132 Florida Avenue, Paterson, NJ, 07503, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Michael Schwartzberg, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the account will be current by November 30, 2018; and

It is hereby **ORDERED, ADJUDGED and DECREED** that the automatic stay as to 130 -132 Florida Avenue, Paterson, NJ, 07503 is hereby reinstated; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum cure payment or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Danny Gallardo
Debtor

Case No. 16-29458-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2018.

db +Danny Gallardo, 132 Florida Avenue, Paterson, NJ 07503-1624

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2006-13ARX,
Mortgage Pass-Through Certificates, Series 2006-13 ARX, U.S. Bank National Association, as
Trustee, successor in interest to Bank of America, National As dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Michael Schwartzberg on behalf of Debtor Danny Gallardo michael@jerseylaws.com

Rebecca Ann Solarz on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2006-13ARX,
Mortgage Pass-Through Certificates, Series 2006-13 ARX, U.S. Bank National Association, as
Trustee, successor in interest to Bank of America, National As rsolarz@kmlawgroup.com

TOTAL: 4